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Certificate

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

U.S. Patent No.

6,985,880 (Formerly Appl. Ser. No. 09/259,770

of Correction

Inventor(s)

: Stephen J. HODGDON ET AL.

Confirmation

Issued

: January 10, 2006

Filed

: March 1, 1999

Title

: METHOD OF RISK MANAGEMENT AND OF ACHIEVING A

RECOMMENDED ASSET ALLOCATION AND WITHDRAWAL STRATEGY, AND COMPUTER-READABLE MEDIUM, APPARATUS AND COMPUTER

PROGRAM THEREOF

Art Unit

: 3624

Examiner

: Jagdish PATEL

Docket No.

: 3635-4000

Customer No.

: 27123

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Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

Dated: January 25, 2006

By:

Matthew K. Blackburn Registration No. 47,428

Correspondence Address:

(212) 415-8701 Facsimile

Customer No. 27123 MORGAN & FINNEGAN, L.L.P. 3 World Financial Center New York, NY 10281-2101 (212) 415-8700 Telephone

969666 v1

JAN 2 5 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

U.S. Patent No.

6,985,880 (Formerly Appl. Ser. No. 09/259,770

Inventor(s)

: Stephen J. HODGDON et al.

Confirmation

: 5669

Issued Filed : January 10, 2006: March 1, 1999

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Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

Dated: January 25, 2006

By: /////////

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UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NUMBER

6,985,880 B1

DATED

January 10, 2006

INVENTOR(S)

Stephen J. Hodgdon et al.

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 18, line 42, delete "prohabilistic" and insert - probabilistic --.

MAILING ADDRESS OF SENDER:

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6,985,880 B1 PATENT NO.

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